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Figure 1
100 → Typical Internet Network Configuration

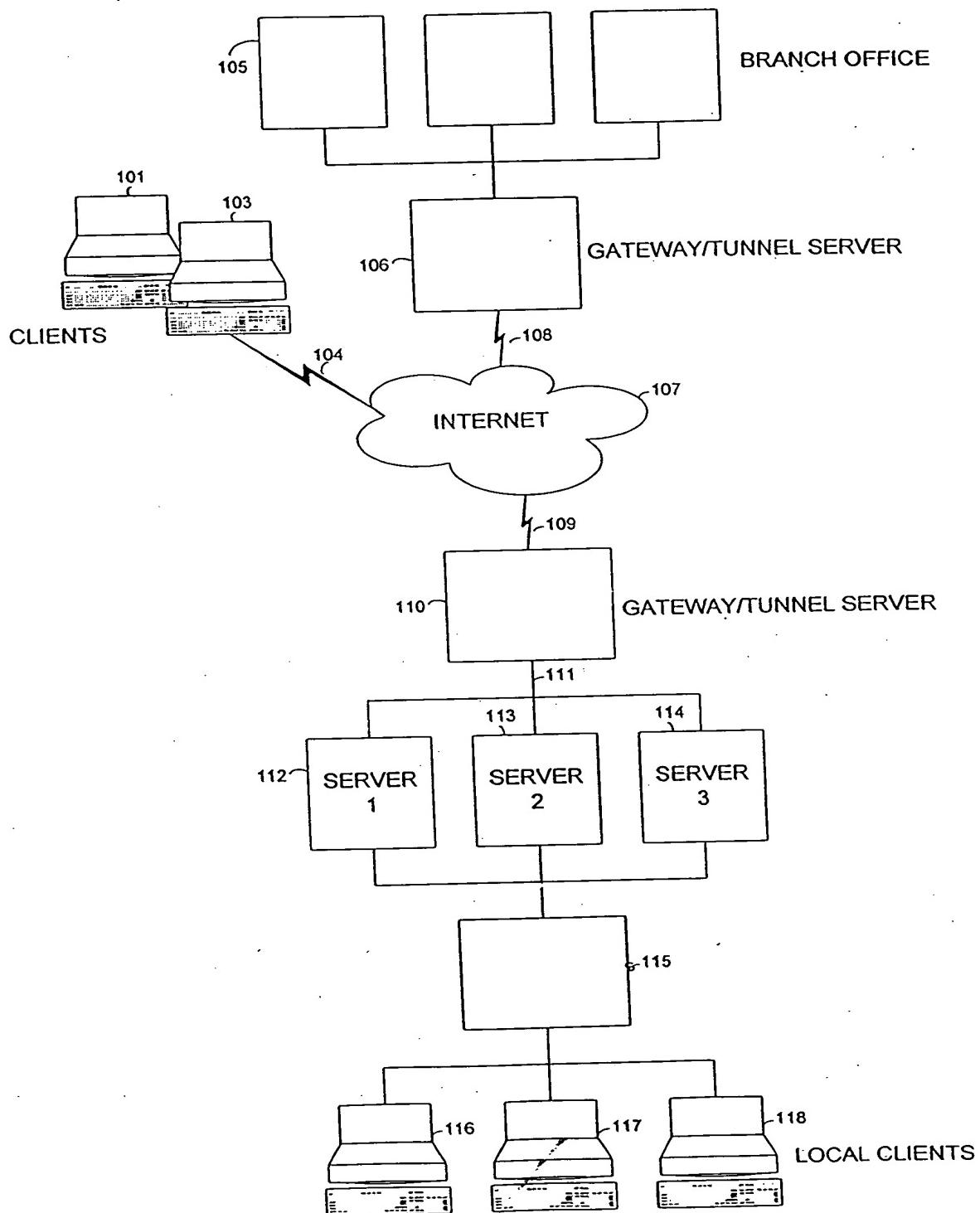


Figure 2
200 Typical General Purpose Computer/

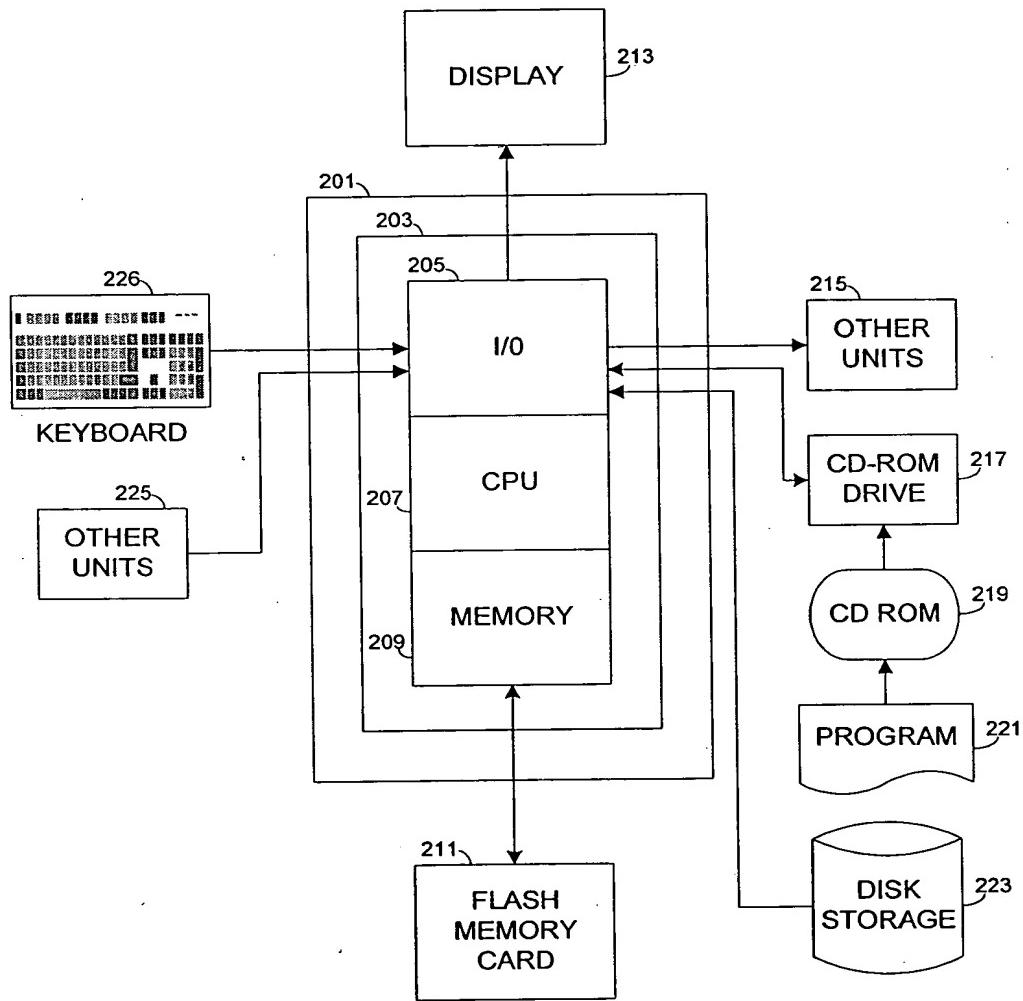


Figure 3

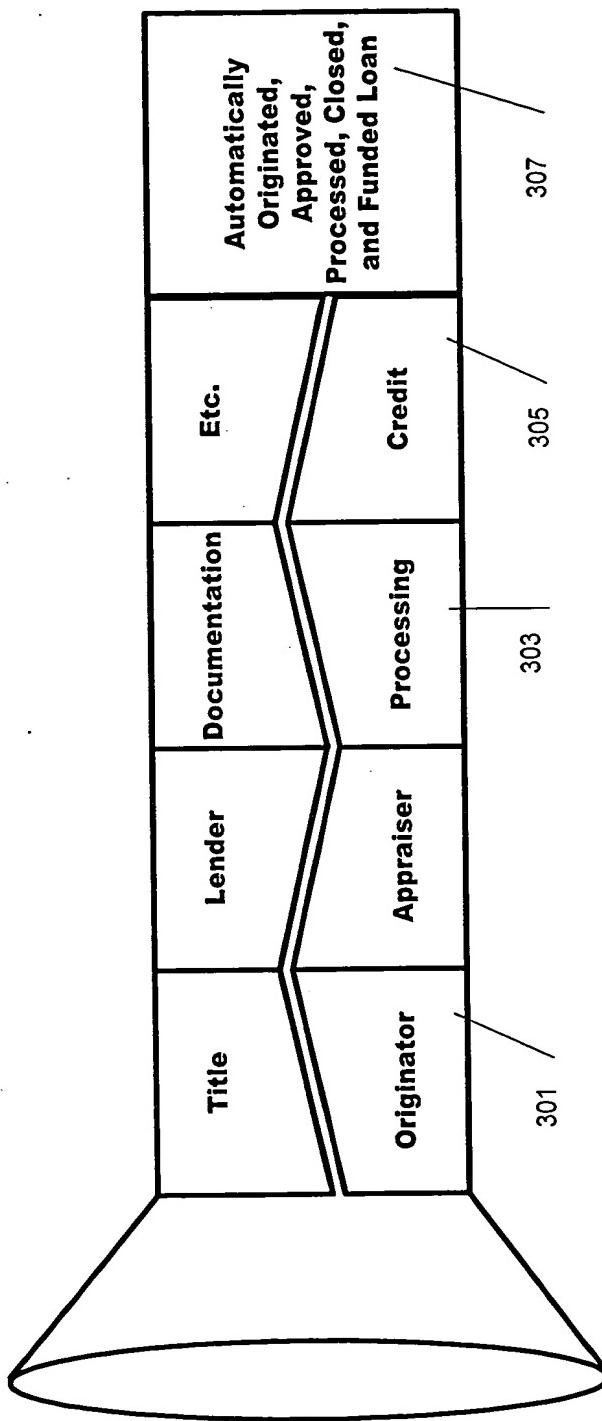


Figure 4A

400

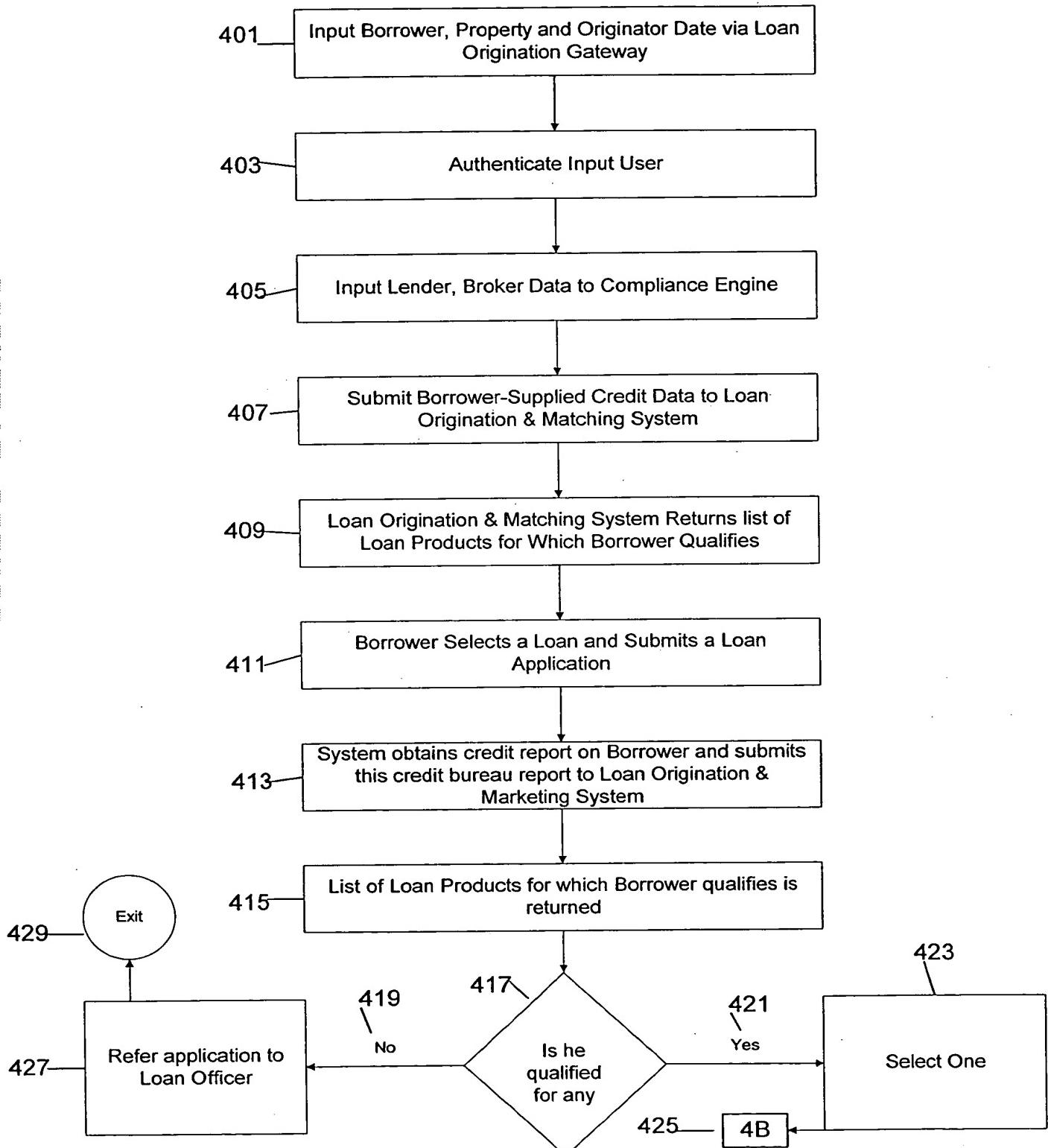
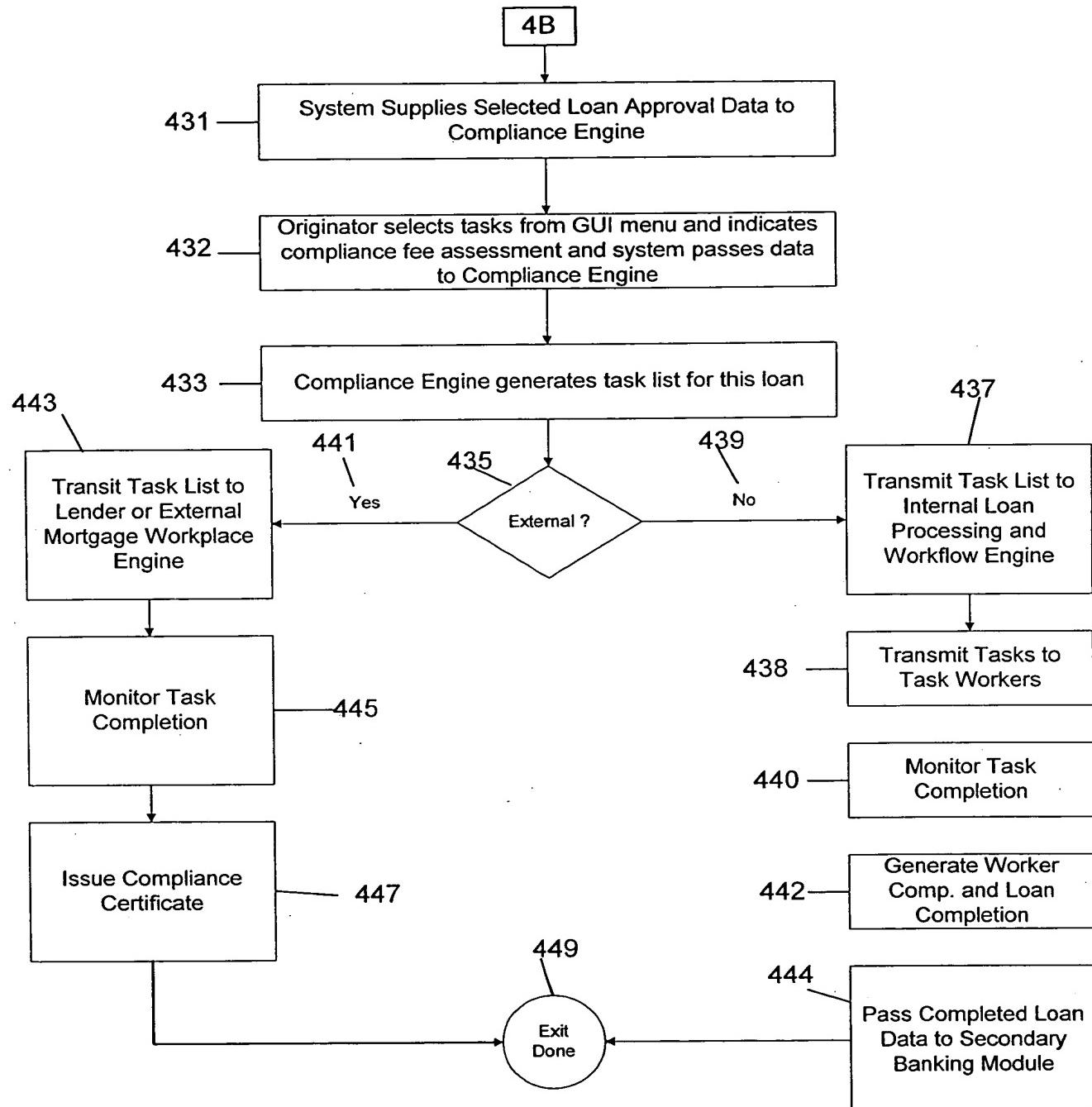


Figure 4B



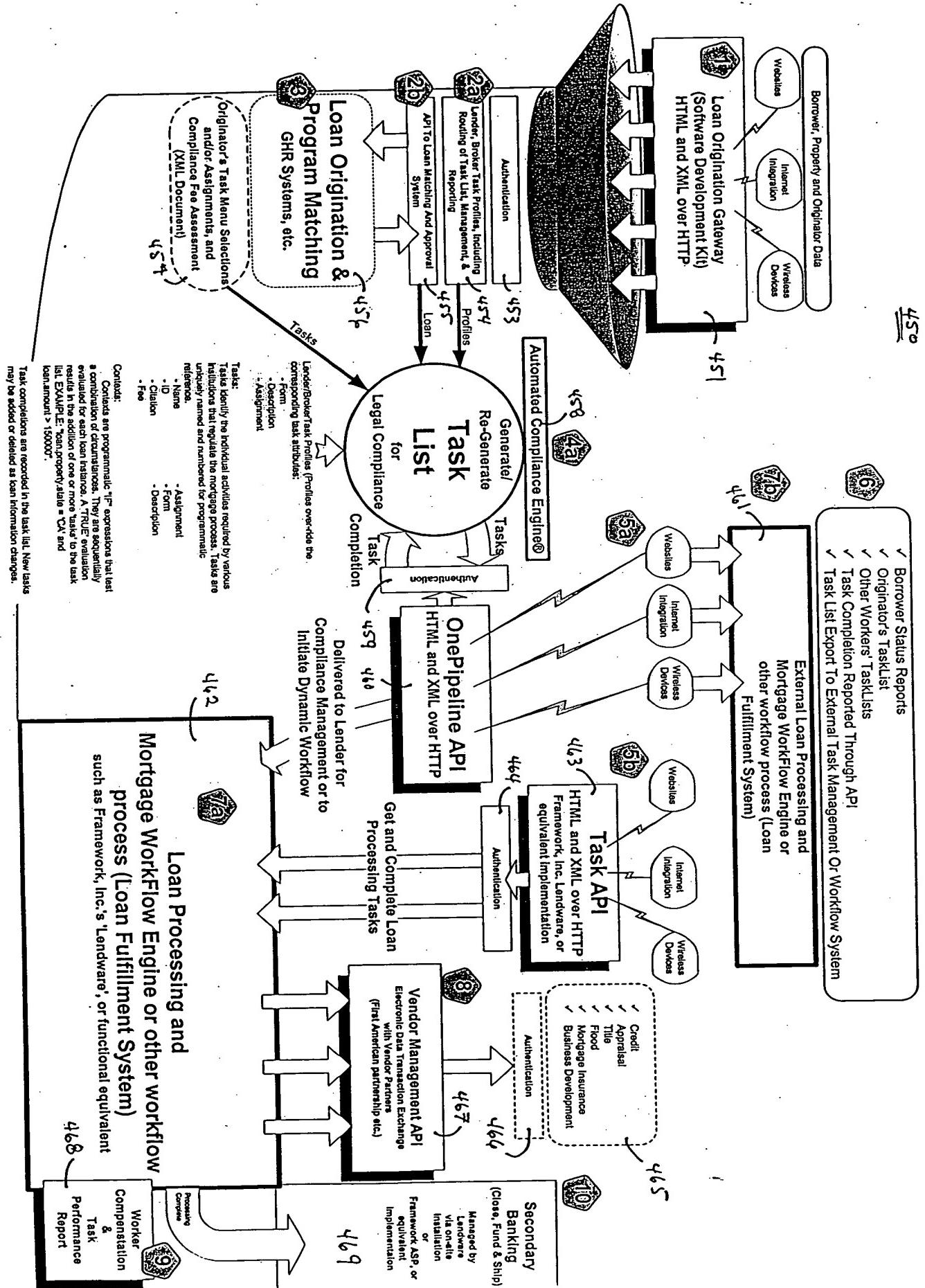


Figure 4C

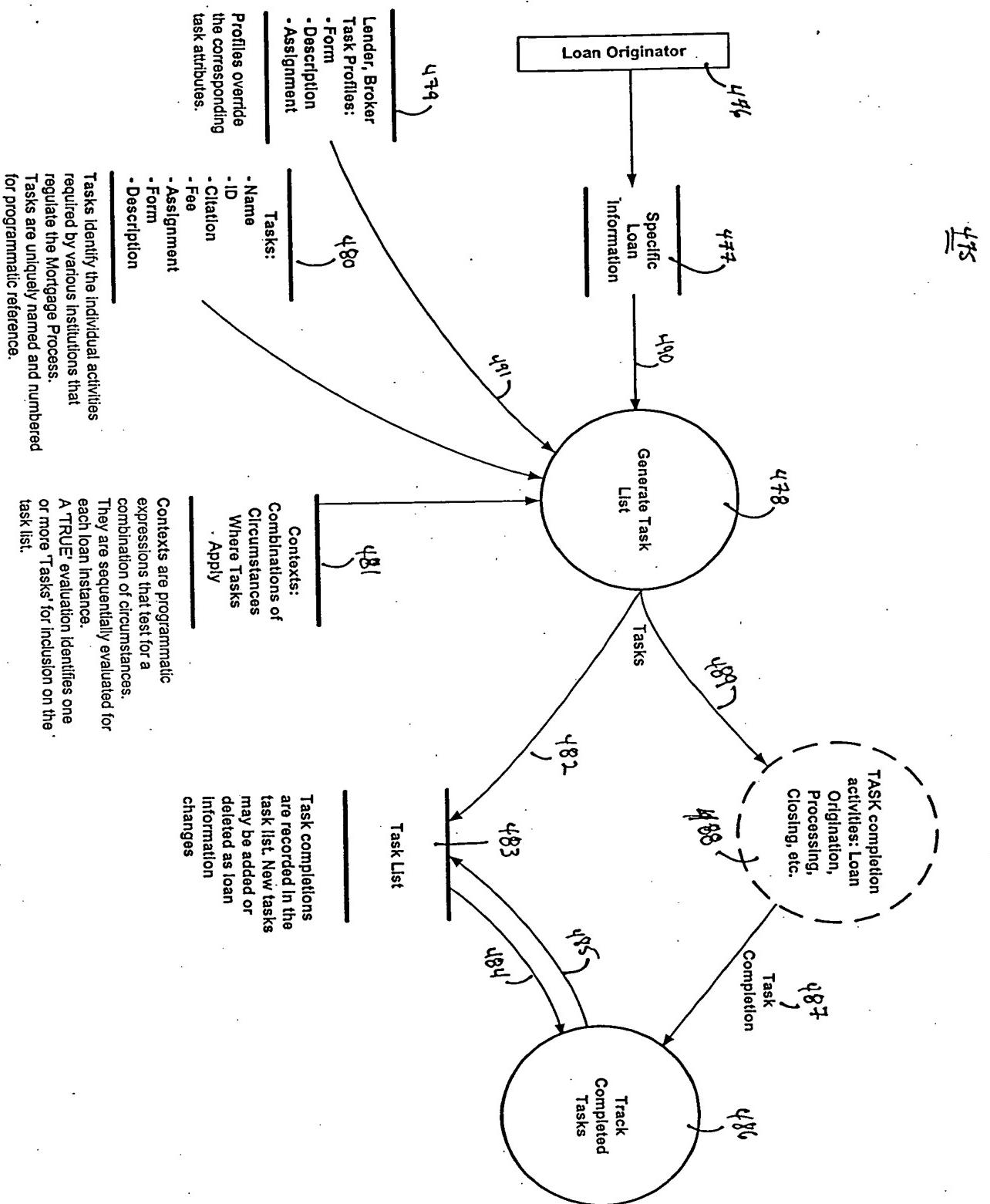


Figure 4D

Figure 5

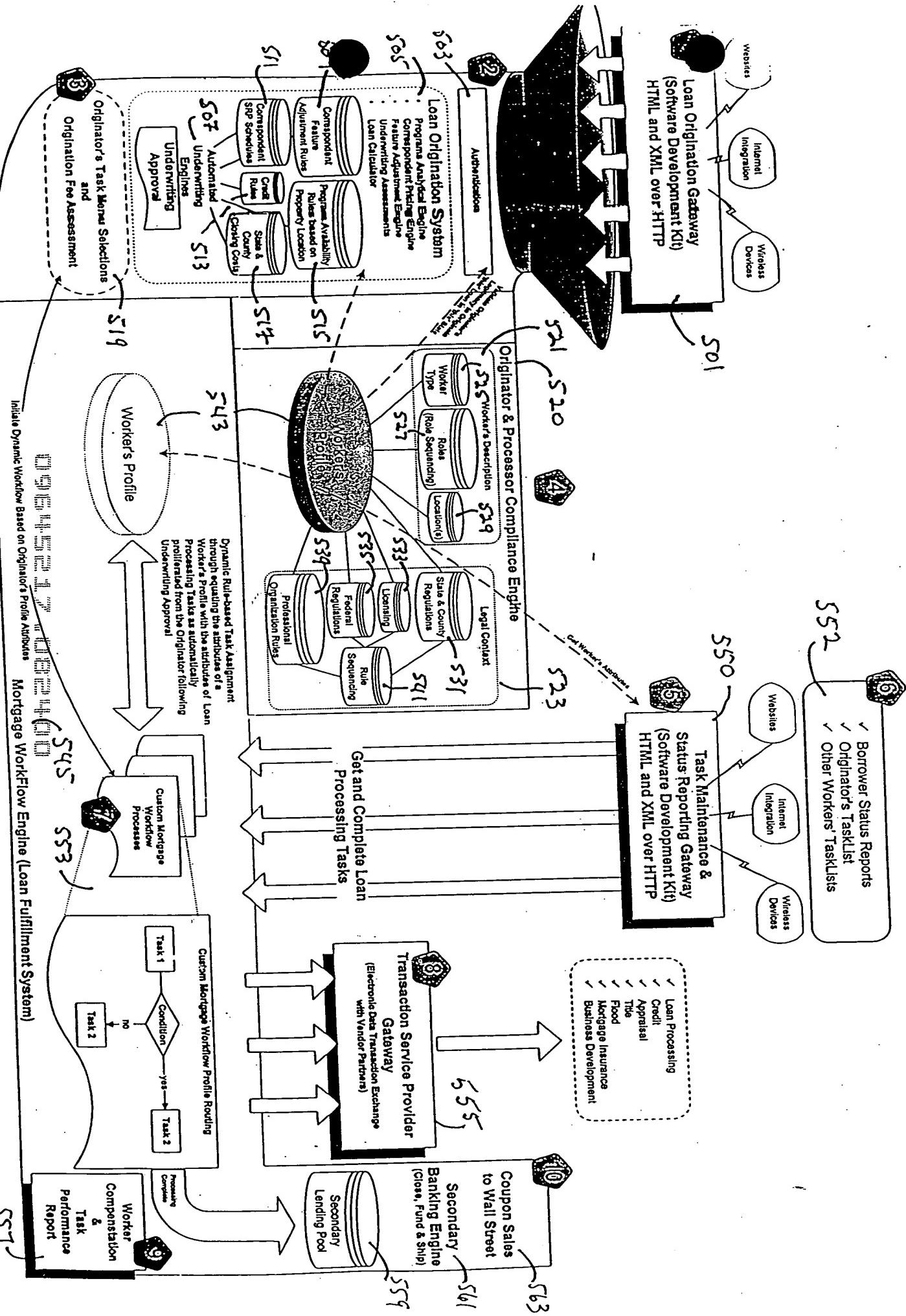


Figure 6

onepipeline.com Process Map & Workflow Definition: New Loan 600

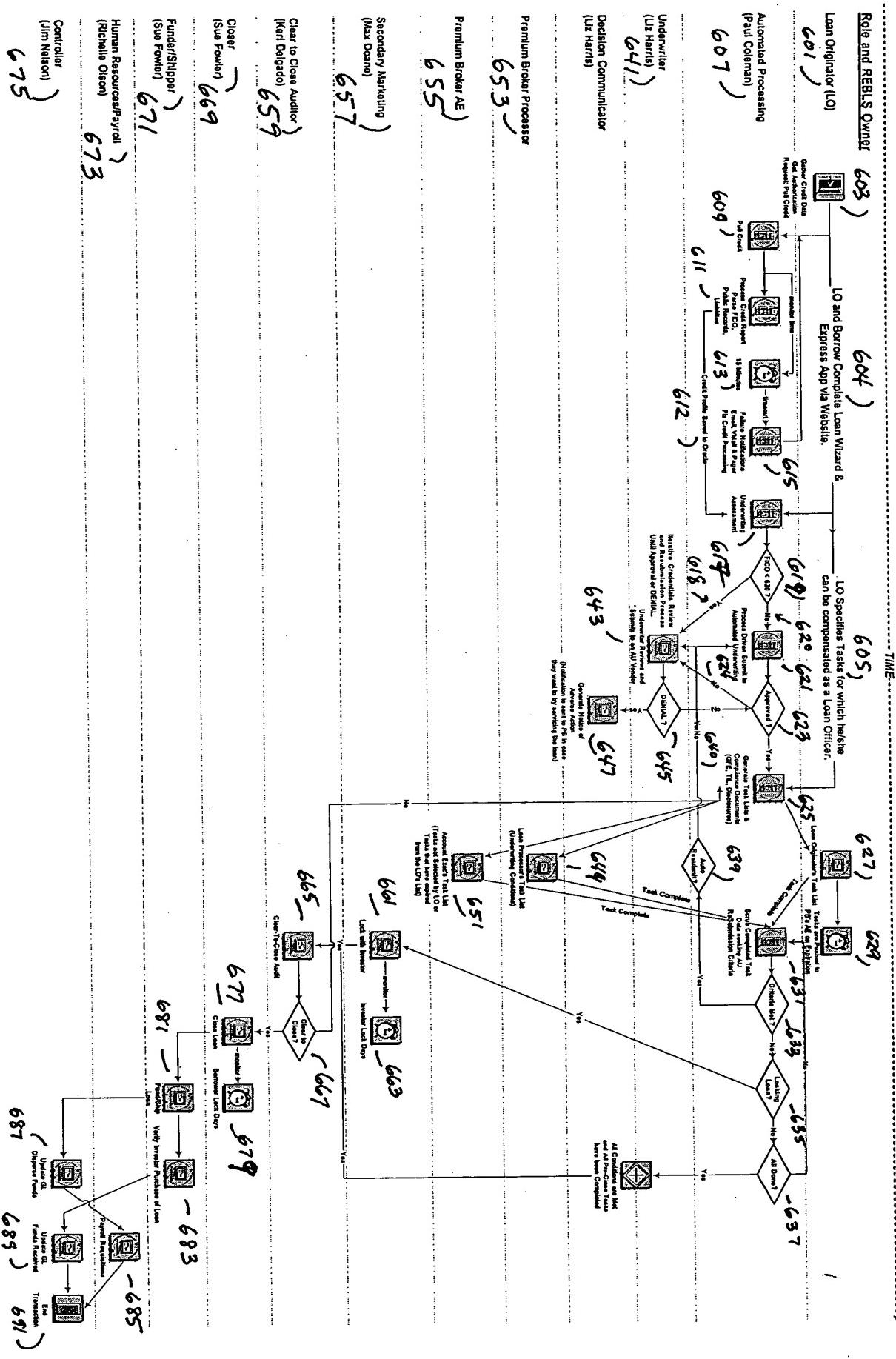


Figure 7

Need to ask
a question? [Click here
for help.](#)

Member Login

"The OnePipeline.com
system is simple,
fast and profitable."

Instructions: Welcome to the OnePipeline Loan Origination System. Please sign in.

New Users

[Sign Up Now](#)

Members

User Name

Password



[I Forgot My Password.](#)

[!\[\]\(eac3fb6f089aa59fdd41776073229eda_img.jpg\) Logout](#)

[!\[\]\(0f0c62d55020dc1b0016c18e94e42c23_img.jpg\) Return to HomePage](#)

Figure 8

Need to ask
a question? Click here
for help.

Main Menu

"We created a
better way to
originate a loan."

Welcome Joe Realtor

Enter the Loan Origination System

[Start a Loan](#)
[Task List](#)
[Check Loan Status](#)

Get More Info

[Tools and Resources](#)
[OnePipeline University](#)
[Benefits](#)
[Marketing Support Tools](#)

Modify My Account

[Log Out](#)

[!\[\]\(022f85fbc232fe05473d290ffdcd27fc_img.jpg\) Return to HomePage](#)

Figure 9

Loan Product Shopper - Netscape

Loan Product Finder

I am interested in:

How will the property be used?

What is the property type?

How long do you plan to keep this property?

Property State:

Estimated Property Value:

If Purchase or Cash out, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc)

If Refinance, balance owed on mortgage(s):

Would you prefer Current Market Rate (7.875 %) or would you prefer to buy down the rate with discount points?

What is your estimated combined monthly income?

What are your estimated combined monthly debts?

Purchasing a Property

Primary Residence

Single Family

1 - 5 years

AL

100000

80 %

180000

current market rate

buy down with points

3000

250

Calculate **Close Window**

Figure 10

Affordability Analysis Tool - Netscape

Affordability Calculator

Affordability Information

Debt/Income Ratio to use.	36 %
Today's Interest Rate	7.875 %
Cash Available for Down Payment	10000
Borrower Gross Income	7000
Co-Borrower Gross Income	0
Other Income	0
Total Automobile Payments	234
Total Revolving Accounts Payments	200
Other Monthly Payments	200
Property Taxes (/Yr)	2000
Homeowner's Insurance (/Yr)	600

Instructions:
Complete the information below to find out how much home can be afforded. No comma please.

[Calculate](#) [Close Window](#)

© 2000

Figure 11

OnePipeline.com 5 Step Rapid Response System - Netscape

Need to ask a question? Click here for help.

Loan Origination Process Overview

InSTRUCTIONS: As a part of compliance, the loan originator is required to review and discuss the entire loan origination process with the borrower. To do so, simply click through the five-steps below. You will be asked to confirm that you have reviewed the process with your borrower.

1 1 **Loan Shopper**
Getting started

1 2 **Express Application**
Apply for your loan

1 3 **Auto Underwriting**
Loan Decision

1 4 **FastTrak Processing**
Loan Approved

1 5 **Final Approval**
Time to close your loan

Step 1: Loan Shopper
Getting PreQualified

• Complete the Loan Shopper with your borrower. Providing this information will determine the:

- Best loan program for your borrower
- Lender that has the right loan program and the best rate
- Loan amount your borrower will qualify for
- Select your preferred lender or the best rate of the day.

Cancel **Next**

Figure 12



Loan Shoppe

Step 1 - Loan Shopper | Step 2 - eXpress App | Step 3 - Auto Underwriting | Step 4 - FastTrak Processing | Step 5 - Final Approval

Personalized Home Valuation - Property Information - Sale - Assessment - Title Search - Home Reference - Credit Products

Loan Number: 937266 Loan Originator: Joe Realtor

Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.

Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

Best Rate Select Lender last updated at: 02/07/2000 10:06:58 AM

Today's 30-year Fixed Rates:			
OnePipeline.com	8.250%	.000	8.389%
Citicorp	8.250%	.125	8.402%
Countrywide	8.250%	.500	8.442%
Flagstar	8.250%	.500	8.442%
GE	8.250%	.125	8.402%
National City	8.250%	.250	8.415%
PNC	8.250%	.375	8.429%
RBMG	8.250%	.375	8.429%

Chase	8.250%	.250	8.422%
Colonial	8.250%	.125	8.402%
First Union	8.250%	.625	8.455%
Fleet	8.250%	.375	8.429%
HSBC	8.250%	.875	8.482%
Norwest	8.250%	.125	8.402%
Provident	8.250%	.250	8.415%

Choose a lender OnePipeline.com

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Figure 13

OnePipeline.com - Loan Shopper Netscape

I need to ask a question? [Click here for help.](#)

Personalize My Loan

"Shopping for a mortgage has never been so convenient."

Instructions: Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (**) are required.

Please enter the primary borrower's name

First Name: Last Name:
**

How many borrowers will be part of this loan? - **

What is the purpose of this loan?

Purchase **

Figure 14

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? [Click here for help.](#)

Property Information

Loan Shopper

"Relax. Once you've found the home, the hard part is over."

Instructions: Complete the following information about the property you intend to buy. The highlighted fields (*) are required. Enter numbers without commas. (100000 not 100,000).

Page 1 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Approximate price of home (if refinance, enter market value of home)
 **

Subject property address (leave blank if not known)

Subject property city

Subject property State and Zip

Number of units

Occupancy Type
 **

Property Type
 **

Building Status

If a condo or PUD - what are estimated HOA fees/month?
 **

[Cancel](#) [Go Forward](#)

Figure 15.

Need to ask a question? Click here for help...		Self-Assessment		Loan Shopper		
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Pros

"Just a few more questions and we're ready to apply for the loan."

Instructions: You are required to answer all questions on this page to assess your credit situation. If any of the questions are answered 'yes' you may want to go to the [Credit Repair Kit](#).

Page 3 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
 Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?
 yes no
 if so what kind of bankruptcy was filed?
 7
 if yes, what year and month was the bankruptcy filed?
 Year: Month: Jan
 was bankruptcy due to financial mismanagement?
 yes no
 Have you had a home foreclosed or given a deed in lieu in the last 7 years?
 yes no
 if yes, what year?
 Year: Month: Jan
 Do you have any outstanding liens or judgements?
 yes no
 How many times have you been past due on any mortgage in the last 24 months?
 0
 How many times have you been past due on any other debt in the last 24 months?
 0
 How many times have you been past due on any mortgage in the last 12 months?
 0
 How many times have you been past due on any other debt in the last 12 months?
 0
 How long do you expect to be in the home?
 -
 Citizenship Status
 -

[Cancel](#) [Go Back](#) [Go Forward](#)

Figure 16

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? [Click here for help.](#)

Financial Information

Property Information Lender Consultation Self-Assessment **Financial Information** [Loan Pros](#) [Results](#)

"First, let's run through the numbers."



Instructions: Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. **Using the calculators is required. You will not be able to insert information directly into the blank below.**

Page 4 of 5

Loan number: 129776 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Current Housing Expenses & Real Estate Owned
 **

Income - Combined Total **Income type**
 ** Standard **

Debt - Combined Total
 **

Asset - Combined Total **Asset type**
 ** Standard **

[Cancel](#)

[Go Back](#) [Go Forward](#)

Figure 17

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? [Click here for help.](#)

Loan Preferences

Property Information Lender Consultation Self-Assessment Financial Information [Loan Prefs](#) [Results](#)

The OnePipeline.com system is about having a choice.

Instructions: The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You may return to this page and select other options to compare loan results.

Page 5 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Amortization (choose all that apply) **
We recommend you start with Fixed Products if you expect to live in your home for more than five years

Fixed ARM Balloon All

Rate vs. Points **
Points (also called discount points) are fees (1% of the loan amount) paid up-front to the lender to lower the interest rate (e.g. two points on a \$100,000 loan would cost \$2,000). A rule of thumb is one point will decrease the interest rate by .25%

Prefer lowest available interest rate without paying points
 Prefer to lower the rate by paying points

Points you are willing to pay.

What Percentage of the home value do you wish to borrow?

% ** (This value is calculated based on your total assets and the purchase price of the home)

What's the estimated close date for this loan?

**

[Go Back](#) [Go Forward](#)

Figure 18

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by MillennialStar MetLife, Inc.

eed to ask question?	Click here for help.	Loan Products						Loan Shopper																																																															
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Prefs	Results																																																																
		<p>"Please take a minute to review all the options."</p> <p>Instructions: The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.</p> <table border="1"> <thead> <tr> <th>Loan Product</th> <th>Rate</th> <th>Points</th> <th>APR</th> <th>Monthly Payment</th> <th>Down Payment</th> <th>Loan Amount</th> </tr> </thead> <tbody> <tr> <td><u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u></td> <td>8.625%</td> <td>-0.750</td> <td>10.137%</td> <td>\$137.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> </tr> <tr> <td><u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u></td> <td>11.300%</td> <td>0.000</td> <td>12.721%</td> <td>\$156.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> </tr> <tr> <td><u>15 Year Fixed Rate, 103% LTV</u></td> <td>14.000%</td> <td>0.000</td> <td>15.218%</td> <td>\$190.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> </tr> <tr> <td><u>3% Down, 30 Year Fixed Rate</u></td> <td>8.875%</td> <td>1.875</td> <td>10.496%</td> <td>\$113.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> </tr> <tr> <td><u>3% Down, 30 Year Fixed Rate</u></td> <td>8.875%</td> <td>1.875</td> <td>10.496%</td> <td>\$113.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> </tr> <tr> <td><u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u></td> <td>8.625%</td> <td>-0.750</td> <td>9.902%</td> <td>\$111.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> </tr> <tr> <td><u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u></td> <td>8.750%</td> <td>-0.125</td> <td>10.113%</td> <td>\$112.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> </tr> <tr> <td><u>30 Year Fixed Rate, 103% LTV</u></td> <td>9.000%</td> <td>-0.500</td> <td>9.627%</td> <td>\$120.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> </tr> </tbody> </table>							Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount	<u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u>	8.625%	-0.750	10.137%	\$137.00	\$1,500.00	\$13,500.00	<u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u>	11.300%	0.000	12.721%	\$156.00	\$1,500.00	\$13,500.00	<u>15 Year Fixed Rate, 103% LTV</u>	14.000%	0.000	15.218%	\$190.00	\$1,500.00	\$13,500.00	<u>3% Down, 30 Year Fixed Rate</u>	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00	<u>3% Down, 30 Year Fixed Rate</u>	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00	<u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u>	8.625%	-0.750	9.902%	\$111.00	\$1,500.00	\$13,500.00	<u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u>	8.750%	-0.125	10.113%	\$112.00	\$1,500.00	\$13,500.00	<u>30 Year Fixed Rate, 103% LTV</u>	9.000%	-0.500	9.627%	\$120.00	\$1,500.00	\$13,500.00
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Cancel		Go Back																																																																					

Figure 19

OnePipeline.com - Loan Shopper Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? Click here for help.

Estimated Costs

Property Information Lender Consultation Self-Assessment Financial Information Loan Pros Results

Loan Shopper

The estimate gives you a good idea of what you can expect.



Instructions: Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Loan Program Selected:
15 Year Fixed Rate, Expanded Credit, Full Documentation

TERMS	PAYMENT
Loan Amount: \$13,500.00	Principal & Interest: \$134.00
Down Payment: \$1,500.00	Taxes & Insurance: \$17.00
Rate: 8.625%	Mortgage Ins: \$3.00
Points: -0.750	Total Monthly Payment: \$154.25

TOTAL ESTIMATED CLOSING COSTS

Origination Fee (HUD #801)	\$135.00
Points Paid/Discount	(\$101.25)
Appraisal Fee (HUD #803)	\$350.00
Underwriting Fee (HUD #812)	\$395.00
Administration Fee (HUD #815)	\$595.00
Settlement or Closing Fee (HUD #1101)	\$200.00
Title Insurance (HUD #1108)	\$250.00
Recording/Filing Fees (HUD #1201)	\$36.00
Survey (HUD #1301)	\$250.00
Per diem interest (HUD #901) 15 days @ \$3.19	\$47.85
Total:	\$2,157.60

Go Back **Apply**

Figure 20

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? [Click here for help.](#)

Step 1 Completion

Loan Shopper

Property Information Lender Consultation Self-Assessment Financial Information Loan Prefs Results

"Doesn't it feel good to have more control of the loan process?"

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase



You've completed Step 1 of our 5 step process.

As part of the program requirements, you have:

- explained the loan process,
- reviewed lenders,
- helped your borrowers make a decision,
- consulted on income and debt information,
- completed the prequalification process.

Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2 - eXpress Application gives you a pre-approval that will be reviewed by underwriting.

Selected loan product from Step 1 - Loan Shopper:
15 Year Fixed Rate, Expanded Credit, Full Documentation

 [Go Back](#)  [Go Forward](#) 

Figure 21

https://onesystem.onepipeline.com/LGE.nsf/01/244F7A4D68A08DA6725093E0062FFF?editDocument - Microsoft Internet Explorer 6.0

Need to ask a question? [Click here for help.](#)

Disclosures

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

***Remember, you can always click the links above for help.**

Instructions: You are required to have the Authorization to Verify Information and Business Disclosure Statement forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Page 1 of 9

Loan number: 129776 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. [Click here for your free copy of Adobe Acrobat Reader](#)

 Disclosures.pdf

Has your borrower signed the Authorization and Disclosure forms?
By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

Go Forward 




Figure 22

https://onesystem.onepipeline.com/LGS.nsf/0/244fe7a4d6ba0bba8725693e0062ff?OpenDocument&SessionID=1 Microsoft Internet Explorer

Need to ask a question? Click here for help.

Getting Started

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Okay. Let's get going and apply for the loan."

Instructions: Please enter or confirm the following information for the Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Page 2 of 9



Primary Borrower

First Name	<input type="text" value="Frank"/> **
Last Name	<input type="text" value="Schmuk"/> **
Middle Initial	<input type="text"/>
Age	<input type="text" value="29"/> **
Social Security	<input type="text" value="111-11-1111"/> **
Marital Status	<input type="radio"/> Married <input checked="" type="radio"/> Single **
Married to (which co-borrower)	<input type="text" value="None"/> **
Number of Dependents	<input type="text" value="0"/> **
Ages of Dependents (separate with commas)	<input type="text" value="0"/> **

Go Back **Go Forward**

Save

Delete

Figure 23

https://onestem.onepipeline.com/LDS.nsf/0/4b9a004e8a07abdb8725e93e000367?Edit&DocumentID=a&MicrosoftInternetExplor

Need to ask a question?	Click here for help.	Getting Started	eXpress Application
Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results			



"Okay. Let's get going and apply for the loan."

Instructions: Please enter or confirm the following information concerning the Primary Borrower's current residence.

Page
3 of 9

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Frank Schmuk

Current Street Address

1234 Any Street **

Current City

Any Towne **

Current State, Zip

AK , 12345 **

Own/Rent

Own Rent **

Length of time at this address

Years **

Months **

If less than 2 years complete the following information

Previous address 1 (include city, state, zip)

Own/Rent

Own Rent

Length of time at this address

Years

Months

Previous address 2 (include city, state, zip)

Own/Rent

Own Rent

Length of time at this address

Years

Months

[Go Back](#)

[Go Forward](#)

Figure 24

<https://onesystem.onepipeline.com/L05.nsf/all/9E8A064F8AA7ABD80!725693E015357E4?EditDocument> - Microsoft Internet Explorer 5.0

Need to ask a question? [Click here for help.](#)

Loan Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"By making the process simple, we made it easy."

Instructions: Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Page 4 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Estimated Property Value \$ 15000 **
Purchase Price of Property \$ 15000 **
My down payment will be \$ 1500 **
or this percentage of the property price 10 % **
Loan Amount Requested \$ 13500 **
Has a purchase agreement been accepted?
 Yes No
if yes when does it expire? _____

Save

Reset

Next

Go Back

Go Forward

Figure 25

<https://enrsystem.ontraportonline.com/1G5.tsf?0/4b9a0c4edaa7a3b8725693e0635714?EditDocument&SessionID=10000000000000000000000000000000>

ced to ask question? Click here for help.

Property Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"In just a minute we'll be ready to submit the application."

Instructions: Please enter or confirm the information regarding the subject property. Change or complete as required.

Page 5 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

What state are you buying the property in?
 AK **

Subject property address (leave blank if not known)
1234 Any Street

Subject property city
Any Towne

Subject property zip

Number of units
1

Occupancy Type
Owner Occupied

How long do you expect to be in the home?
16-30 years

Property Type
Single Family Detached

Building Status
Existing

If a condo or PUD - what are estimated HOA fees/month?
\$ 0

Go Back **Go Forward**

Save
Print
Delete

Need to ask
a question? Click here
for help.

Borrower Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Now real estate
agents can do
more for their
clients."



Instructi ns: Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page
6 of 9

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Standard Employee

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs. Mos.

Years in Profession

Yrs. Mos.

Previous Employer including Address, City, etc (if less than 2 years)

Figure 26

Figure 27

https://onesystem.onepipeline.com/LO5.nsf/0/1b9a064e8aa7abdb8725693e006367?OpenDocument&Seq=4 Microsoft Internet Exp

Need to ask a question? Click here for help.	Financial Information	eXpress Application
Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results		

"Need to make a change? Just click the calculator."

Instructions: Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

Page
7 of 9



Save

Delete

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Current Housing Expenses & Real Estate Owned

\$ 600 **

Income - Combined Total

\$ 100000 **

Income type

Standard **

Debt - Combined Total

\$ 0 **

Asset - Combined Total

\$ 100000 **

Asset type

Standard **

[Go Back](#)

[Go Forward](#)

Need to ask
a question?

**Click here
for help.**

Declaraciones

Express Application

"Now a few simple questions to finalize the application."

Instructions: Please answer ALL of these questions. If you answer 'yes' to any questions "a" through "i", please explain in the field below.



Loan number: 129775

Total Borrowers: 1

Loan Originator: Joe Realtor

Loan Purpose: Purchase

Borrower: Frank Schmyk

- a. Are there any outstanding judgements against you?
- b. Have you been declared bankrupt within the past 7 years?
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
- d. Are you a party to a lawsuit?
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure of judgement?
- f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee?
- g. Are you obligated to pay alimony, child support, or separate maintenance?
- h. Is any part of the down payment borrowed?
- i. Are you a co-maker or endorser on a note?

Please explain any "yes" answers in questions "a" through "f":

- j. Are you a US citizen?
 - k. If not, are you a permanent resident alien?
 - l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below)
 - m. Have you had ownership interest in property in the last three years?
 - (1) What type of property did you own?

Property 1

Property 2

Property 3

(2) How do you hold title to the home?

Property 1

-		100%
-		100%
-		100%
-		100%
-		100%

Figure 28

Figure 29

https://onesystem.onepipeline.com/LDS.nsf/all/4B9A064E5AA7ABD8725693E006367F4?EditDocument Microsoft Internet Explorer 5.0

Need to ask a question? Click here for help.	Approved Loan Products	eXpress Application
	Disclosures Get Started Loan Property Borrower Financial Declarations	Approved Products Origination Request Results

"See what we mean by fast?
You're well on your way..."

Instructions: A preliminary loan decision is listed below.

Page 9 of 9

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

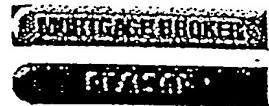
We have not yet received your Credit Report electronically.
Click [here](#) to continue and our underwriting staff will begin work on this application.
You will have an underwriting decision within 24 hours.

Insert any extra information you may think be useful for the loan application

Save

Delete

Go Back



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Welcome, Joe Realtor

Task List

[Main Menu](#)

[Start A New Loan](#)

[Check Loan Status](#)

Here are your tasks.

task description

- 892827 - Ben Franklin: Order acceptable commitment for title insurance.
- 892827 - Ben Franklin: Order acceptable hazard insurance coverage with cor
- 892827 - Ben Franklin: Obtain signed 1003 Good Faith Estimate, Truth in L
- 892827 - Ben Franklin: Order flood certification with applicable coverage.
- 892827 - Ben Franklin: Obtain signed copy of Credit Authorization and Busi
- 892827 - Ben Franklin: Schedule Closing
- 718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus
- 718330 - Nikki Bennett: Obtain signed 1003 Good Faith Estimate, Truth in
- 718330 - Nikki Bennett: Provide regular Borrower updates
- 718330 - Nikki Bennett: Obtain #### months most recent (consecutive) bank s
- 693954 - Tom Thumb: Provide regular Borrower updates
- 693954 - Tom Thumb: Your assigned processing center is:

assigned to

- Joe Realtor

[privacy policy](#)

Figure 30

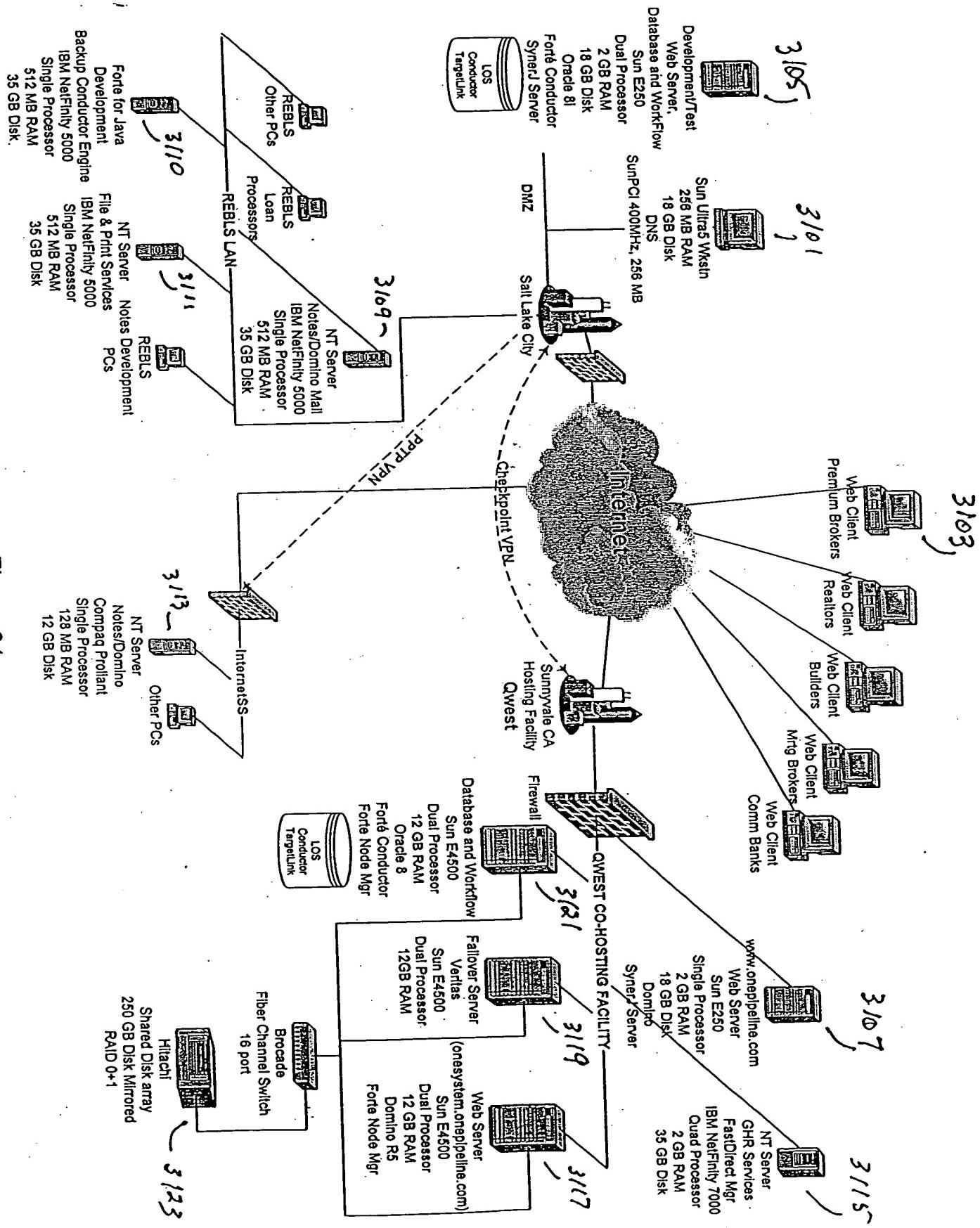
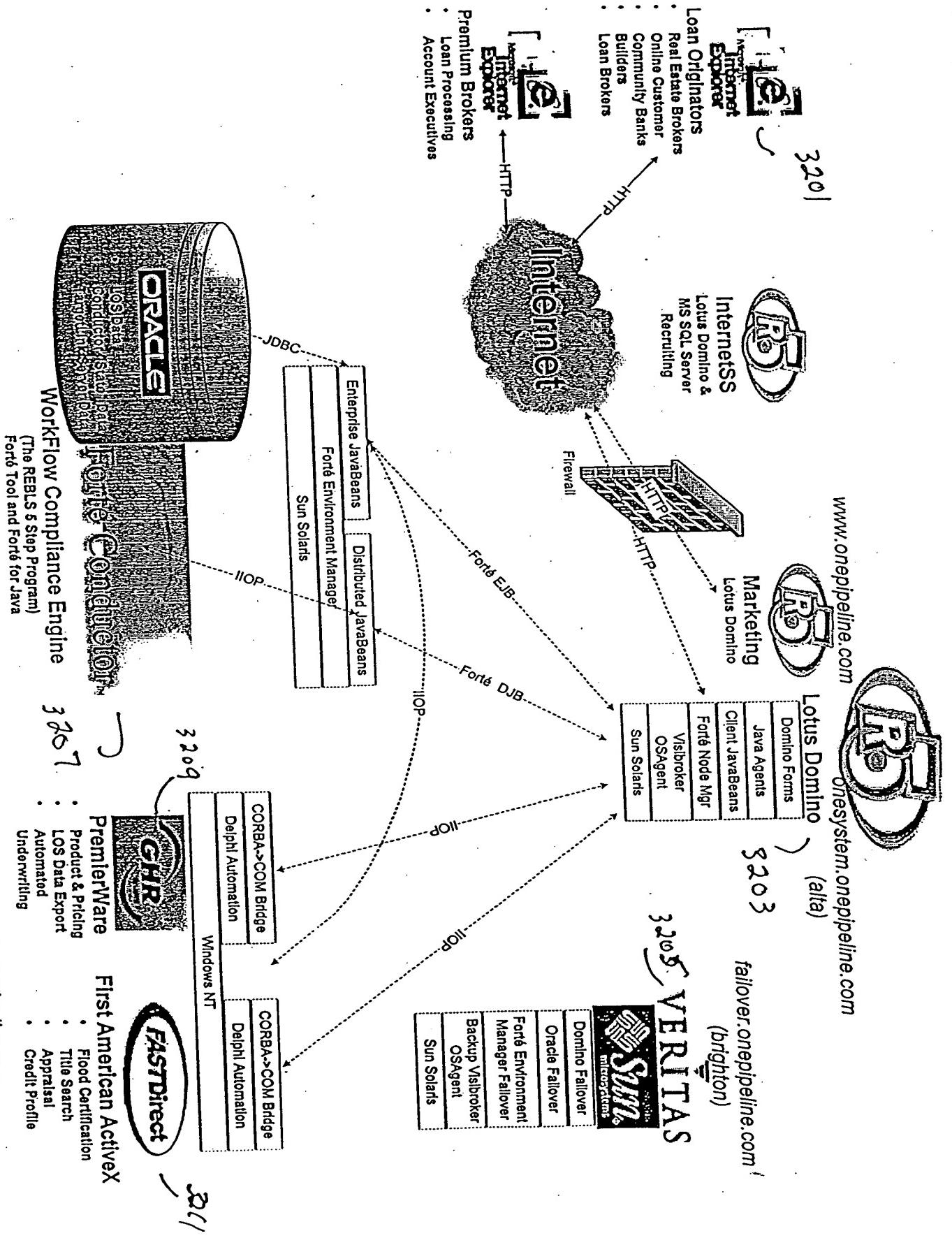


Figure 31



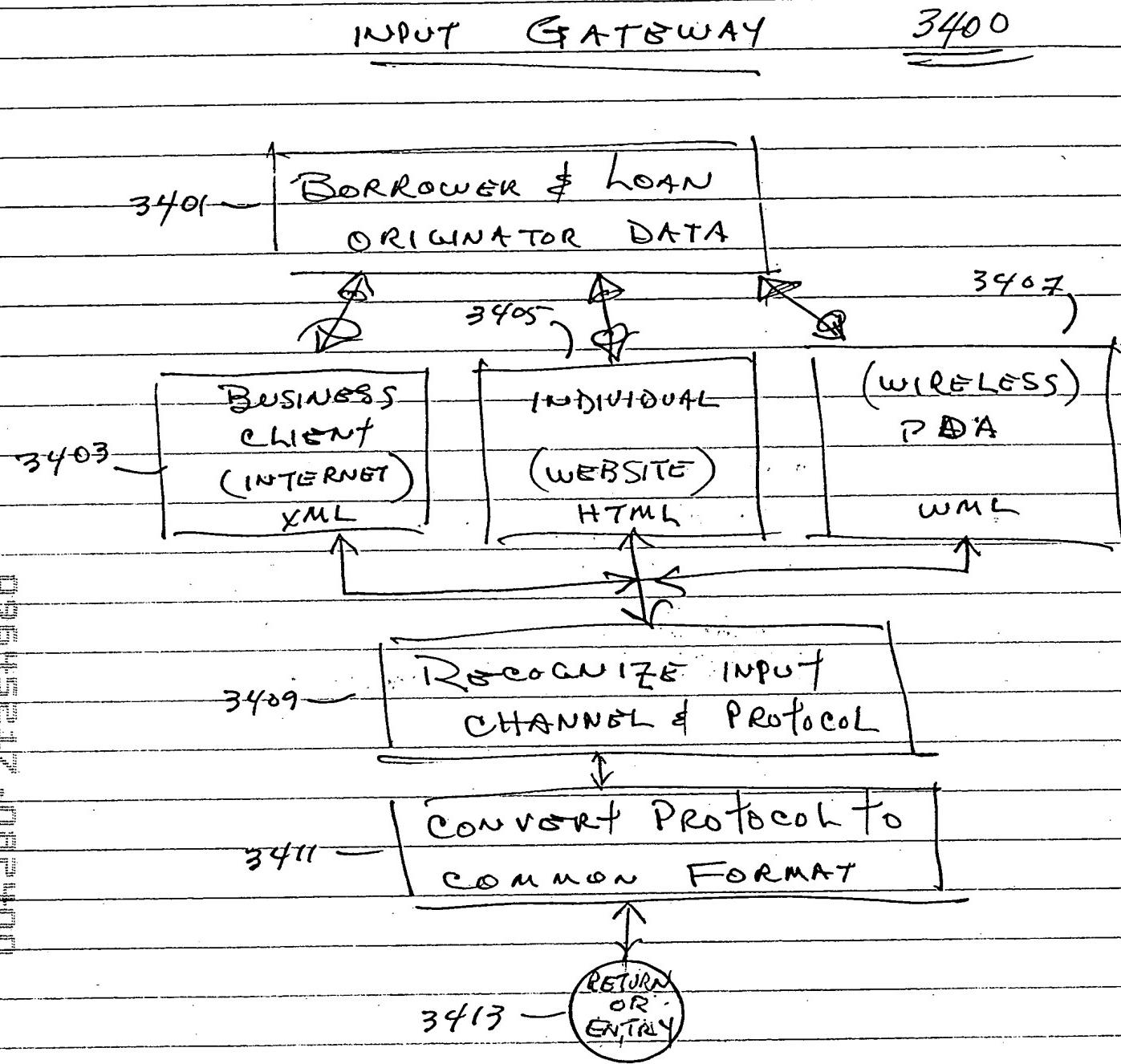


Figure 33

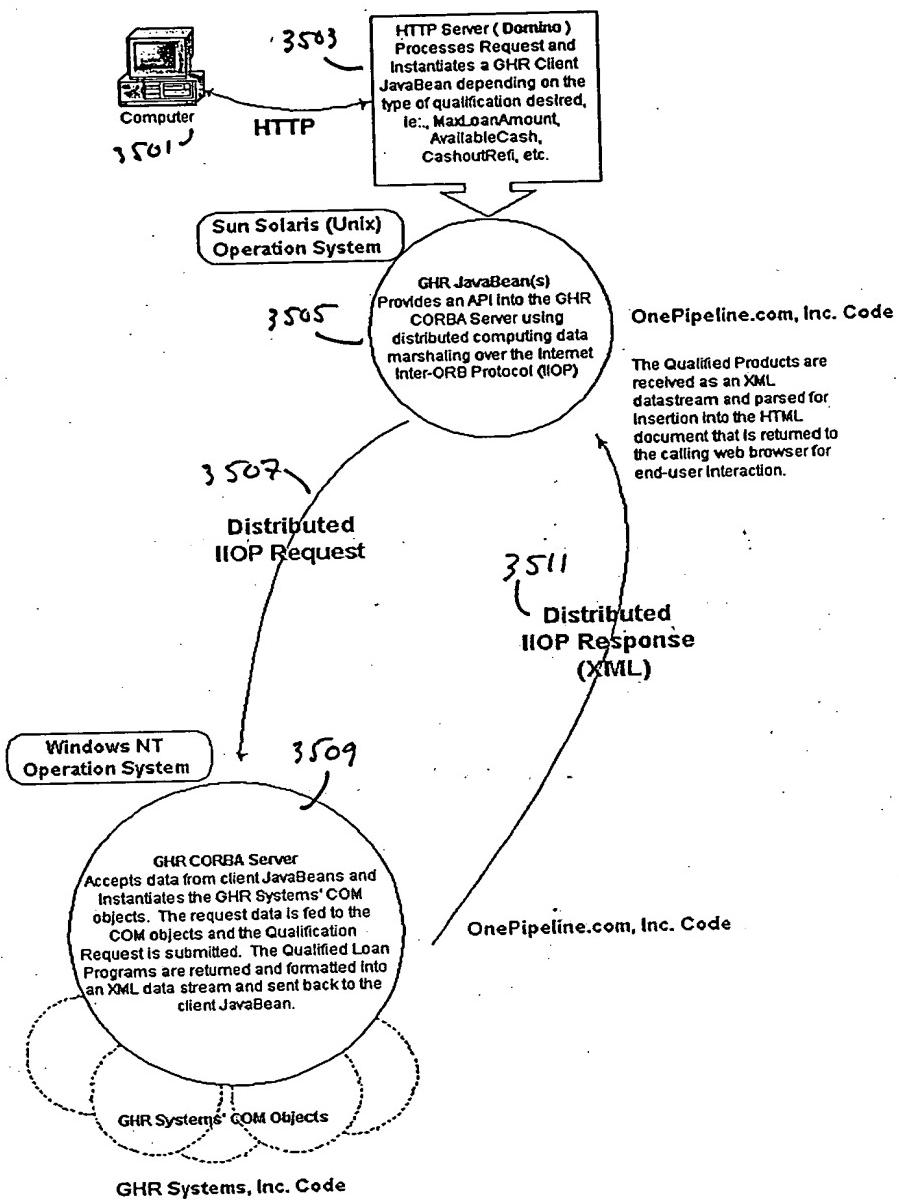


Figure 34

Figure 35

4200

TASK Maintenance & Status Reporting Gateway

DRAFTED: 27/07/2000

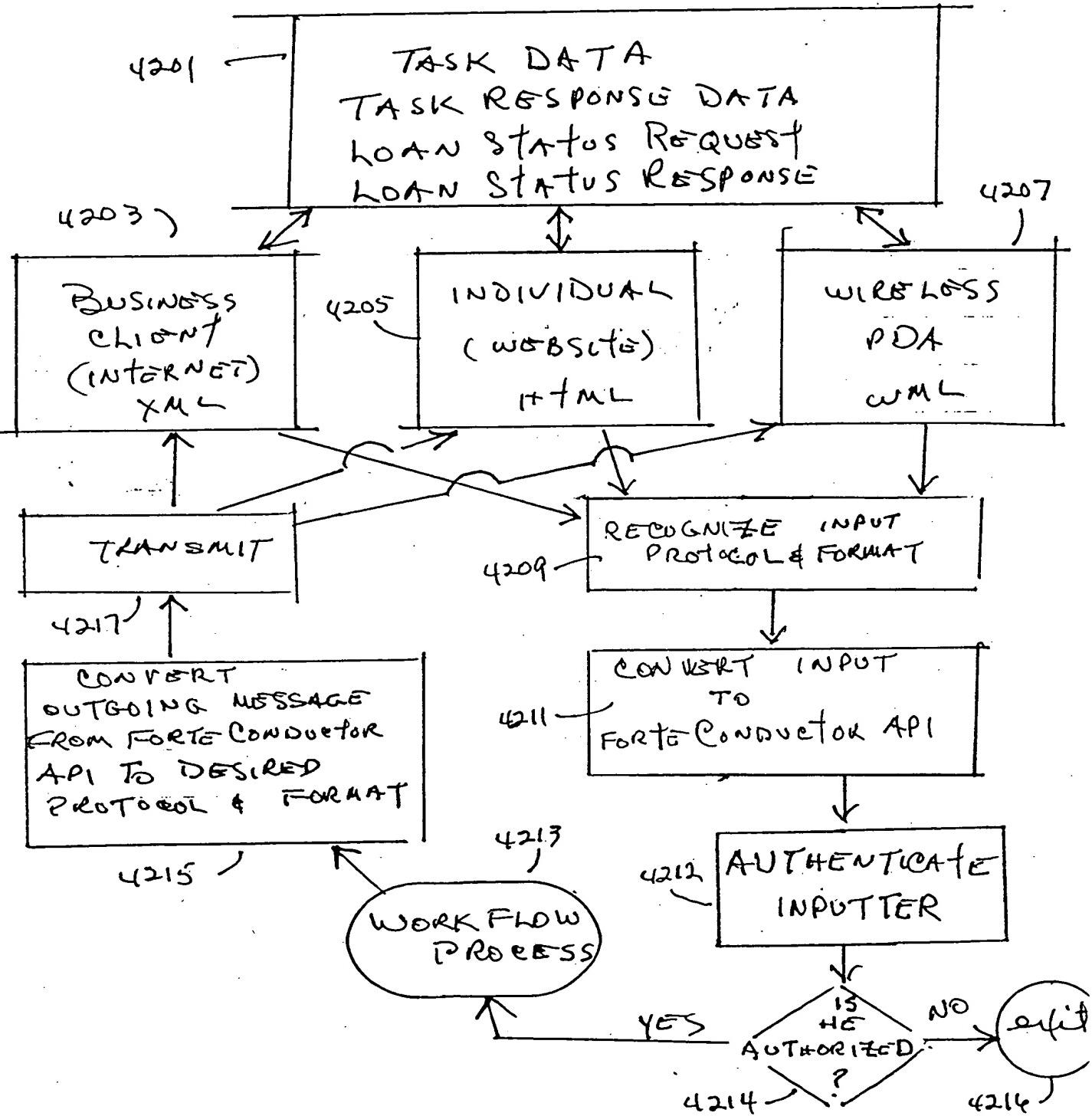


Figure 36

4400

TRANSACTION SERVICE PROVIDER GATEWAY

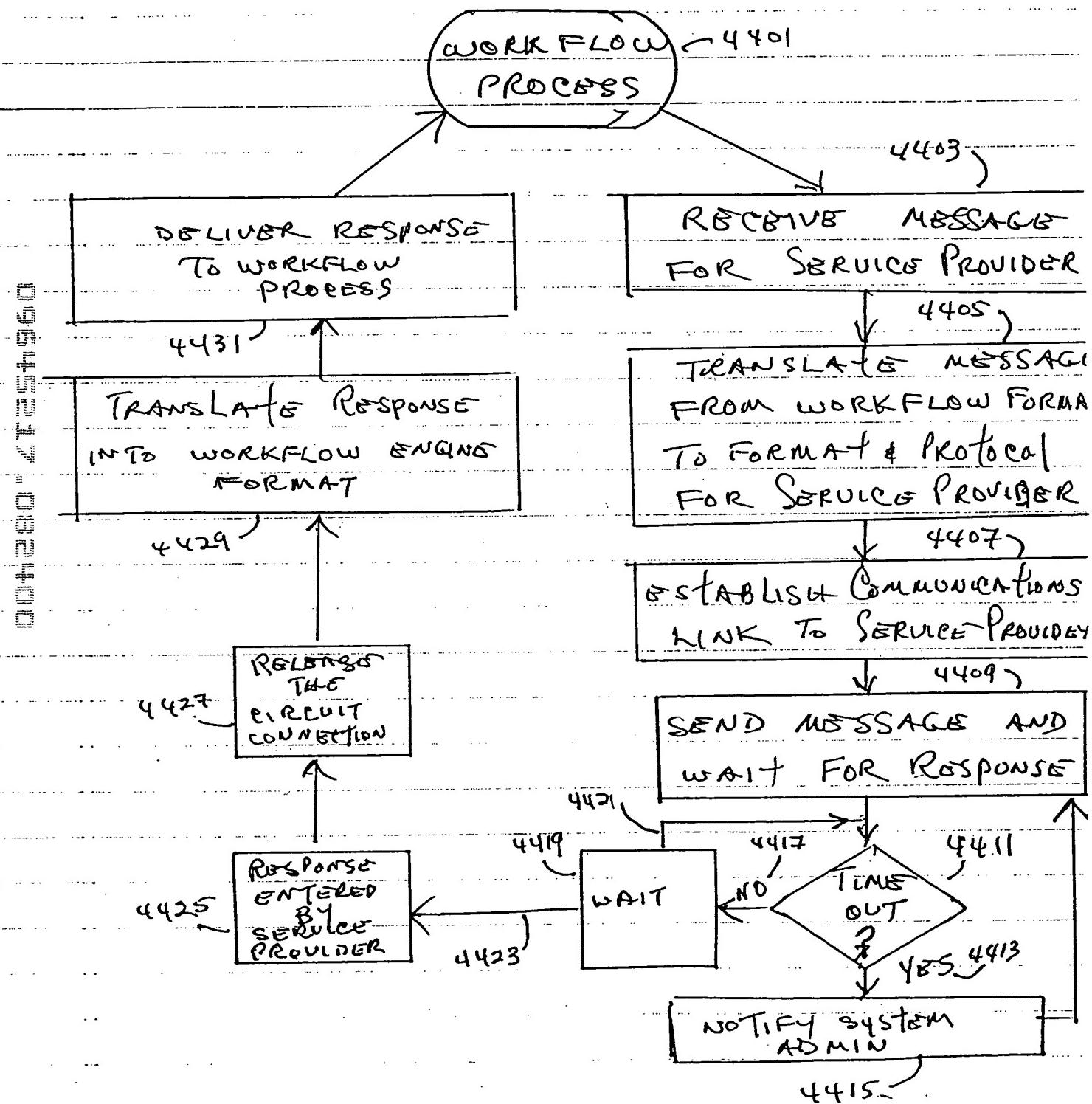


Figure 37

https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064E8AA7ABDB8725693E006367F4

Ask
Click here
for help.

Loan Origination Request

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Congratulations.
We'll get back
to you within
24 hours."



RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Step 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination fee. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Step 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

Instructions:

- 1) Authorize the loan origination fee, by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of % and request a loan for \$13500.

Loan number: 129776	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

Step 1: Consultation and Pre-Qualification
15% of loan origination fee

Task

- Coordinate marketing and advertising for potential borrowers
- Review and explain entire loan process to borrower
- Review and explain Pre-Qualification process with borrower
- Complete online Pre-Qualification process with borrower
 - Compare lenders for 30 year fixed rate loans
 - Select a preferred lender or interest rate
 - Assess borrower's credit situation
 - Offer credit repair information and advice
 - Assess current financial situation, including income/debt ratios, assets, and current housing situation
 - Review and explain the different loan programs available based on the borrower's situation
 - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages
- Review and explain the estimated costs of the loan

Loan Originator

Figure 38

**Step 2: Loan Application
20% of loan origination fee**

Task

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
 - Estimate property value of new property purchase
 - Determining down payment and loan to value for the new property purchase
 - Review new property purchase information and status
 - Review and correct current financial situation from Pre-Qualification
 - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

Figure 39

Step 3: Loan Review and Administrative Tasks

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
 - Review loan file for accuracy with the borrower
 - Review and explain underwriting process and conditions with borrower
 - Review and explain underwriting process with borrower
 - Review and explain the financial information needed from the borrower
 - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
 - Review and explain the reason for Title Report to the borrower
 - Review and explain the reason for the Appraisal to the borrower
 - Review and explain the reason for Flood Certification to the borrower
 - Review and explain the reason for the Survey (as required)
 - Review of the underwriting conditions
 - Submit file for underwriting approval

Loan Originator
 Real Estate Broker
 Mortgage Processing Center

Figure 40

**■ Step 4: Borrower Updates and Loan Processing
35% of loan origination fee**

Task

- Review and explain underwriting decision with borrower
- Review and explain other closing conditions to the borrower
 - Review and explain the Good Faith Estimate with borrower
 - Review and explain the Truth in Lending statement with borrower
 - Review and explain other federal and state disclosures with borrower
- Get borrower's signature on documents
- Collect the mandatory conditions from the borrower
 - Collect the income information (paystubs, W2 and tax records as required)
 - Collect the bank statements from the borrower
 - Collect the Insurance Binder information
- Forward all conditions to processing
- Review and explain the results of the Title Report
- Review and explain the results of the Appraisal
- Review and explain the results of the Flood Certification
- Provide regular status updates to the borrower
- Order the Flood Certification
- Order the Survey (as required)

Loan Originator
 Real Estate Broker
 Mortgage Processing Center

**■ Step 5: Closing
15% of loan origination fee**

Task

- Review and authorize the Clear to Close document from processing
- Lock the interest rate for the loan
- Coordinate closing with borrower and title company.
- Attend closing

Loan Originator
 Real Estate Broker
 Mortgage Processing Center

 [Go Back](#)

[Go Forward](#) 

https://onesystem.onepipeline.com/LOS.nsf/tasklist	
Need to ask a question?	Click here for help.
Task List	
<u>Change to View By Borrower</u>	
Task Description	
Step #2	Assigned To
<u>717178 - Brad Sullivan: Order acceptable commitment for title insurance.</u>	Joe Realtor
<u>717178 - Brad Sullivan: Order acceptable appraisal for no less than \$1250</u>	Joe Realtor
Step #3	Assigned To
<u>125938 - C Lake: Obtain acceptable purchase agreement with all addendum's</u>	Joe Realtor
<u>125938 - C Lake: Order acceptable appraisal for no less than \$####</u>	Joe Realtor
<u>125938 - C Lake: Obtain signed copy of Credit Authorization and Business</u>	Joe Realtor
<u>125938 - C Lake: Obtain #### months most recent (consecutive) bank stateme</u>	Joe Realtor
<u>125938 - C Lake: Obtain acceptable purchase agreement with all addendum's</u>	Joe Realtor
<u>125938 - C Lake: Order acceptable commitment for title insurance.</u>	Joe Realtor
<u>125938 - C Lake: Order acceptable appraisal for no less than \$####</u>	Joe Realtor
<u>125938 - C Lake: Obtain acceptable purchase agreement with all addendum's</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable commitment for title insurance.</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth in</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain #### months most recent (consecutive) bank</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####.</u>	Joe Realtor
<u>274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificat</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable hazard insurance coverage with c</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts !</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####.</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####.</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable commitment for title insurance.</u>	Joe Realtor
<u>27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth in L</u>	Joe Realtor
<u>27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than \$####.</u>	Joe Realtor

[Return to Main Menu](#)

Figure 41